A.   Please cancel claims 8-10, 28-30, 32, 33, 49-51, 66-68 and 87-90 without prejudice.

B.   Please amend the following claims:

1. (Amended)   An electronic payment interchange concentrator for effecting one or more of the reception, transmission, translation and storage of <u>electronic transaction</u> data files<u>, said files</u> containing information relating to financial instruments <u>exchanged</u> among multiple institutions, said financial instruments being exchanged between and among the institutions, comprising:

a means for receiving a data file from an originating institution, <u>said data file containing co-mingled records of a plurality of separate financial instruments</u>, said data file being in a first file format established by the originating institution and containing a designation <u>by the originating institution</u> that [the] information in the data file is to be received by [a] <u>one or more than one</u> predetermined institution;

a processor <u>for separating said co-mingled records of financial instrument information into separate bundles corresponding to each of the one or more predetermined institution designated by the originating institution to receive said records and</u> for translating <u>the records in each bundle of</u> said financial instrument information <u>records</u> [in] <u>from</u> said first data file format into a [second] data file format selected by the <u>predetermined</u> institution [that is] <u>designated</u> to receive the information,

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said processor including program means for <u>separating and bundling</u> and for translating said <u>records</u> [data file];

a means for storing said <u>bundled</u> financial instrument information in [said second data file format that is] <u>an addressable media where the bundled financial instrument information is</u> uniquely accessible to the institution [that is] <u>designated</u> to receive the information;

<u>means for the institution designed to receive the information to transmit to and to receive from the means for storing;</u> and

a means for transmitting <u>a bundle of</u> said <u>stored</u> financial instrument information <u>from the addressable storage media</u> [in said second data file format] <u>to the institution designated to receive the information</u> upon <u>the receipt of an</u> instruction [from the institution that is to receive the information].

2. (Amended)   The apparatus of claim 1 wherein said data file further contains identifying information with respect to the originating institution and the [receiving] <u>predetermined</u> institution <u>designated to receive one or more of the records in the data file,</u> said apparatus further including means for:

(a) validating the identifying information of the originating institution and [the] <u>said</u> <u>designated</u> receiving institution;

(b) authenticating the financial instrument information contained in said first data file format with respect to predetermined data format parameters; and

(c) determining a data file format acceptable to the designated [receiving] institution.

3. (Amended)   The apparatus of claim 1, further including a security mechanism [procedures] for preventing the unauthorized [originating and receiving institutions from effecting] one or more of the reception, transmission, translation and storage of [said] financial instrument information.

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4. (Amended)   The apparatus of claim 1 including a means for transmitting at least one portion of said bundled financial instrument information [in said second data file format] to one or more settlement mechanisms in a format acceptable to each of said one or more settlement mechanisms.

11. (Amended)   The apparatus of claim [9] 4 wherein said processor translates said at least one portion of said [separated] financial instrument information into one or more data file formats corresponding to a [data] file format acceptable to each of said one or more [of a plurality of] settlement mechanisms.

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12. (Amended)   The apparatus of claim 1 including an archive for storing [said] <u>one or more of the co-mingled financial instrument information and the bundled</u> financial instrument information.

13. (Amended)   The apparatus of claim 1 [including a means for transmitting said financial instrument information in said second data file format] <u>wherein one or more separate portions of the bundled financial instrument information are transmitted to the designated receiving institution</u> upon one of <u>(a)</u> demand from the receiving institution, <u>(b)</u> instructions by the originating institution and <u>(c)</u> within a prearranged time period.

14. (Amended)   The apparatus of claim 1 wherein [said data file further contains] <u>the bundled financial instrument information includes</u> identifying information with respect to an account at an institution of first deposit in which [said] <u>a</u> financial instrument is deposited.

17. (Amended)   The apparatus of claim 1 wherein [said data file further contains] <u>at least one portion of the bundled financial instrument information comprises</u> information with respect to settlement instructions from said originating institution.

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18. (Amended)   The apparatus of claim 1 wherein [said data file further contains] at least one portion of the bundled financial instrument information comprises information with respect to settlement instructions from [said] the receiving institution corresponding to said at least one portion.

19. (Amended)   The apparatus of claim 1 wherein [the financial instrument is a] detailed information concerning one or more cash item is associated with at least one portion of the bundled financial instruments.

20. (Amended)   The apparatus of claim 1 wherein [the] at least one portion of the bundled financial instrument information corresponds to [is] one of an electronic funds transfer and a paper instrument.

21. (Amended)   The apparatus of claim 20 wherein [said paper instrument is] at least one portion of the bundled financial instrument information comprises information concerning one of a check, a money order, a share order, and a draft.

22. (Amended)   The apparatus of claim 1 wherein said financial instrument information includes detailed information derived from an MICR line [from which information relating to the instrument is derived].

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24. (Amended)   An electronic payment interchange concentrator for effecting one or more

of the reception, transmission, translation and storage of data files containing information relating

to financial instruments among multiple institutions, each of said data files containing identifying

information with respect to an originating institution and [a] multiple predetermined receiving

institutions, said financial instrument information being exchanged between and among the

institutions, comprising:

a means for receiving a data file from the originating institution, said data file being

in a first file format established by the originating institution and comprising co-mingled financial

instrument information intended for multiple receiving institutions, the data file further including

[containing] a designation that [the] specified information in the data file is to be received by [said]

a predetermined receiving institution;

a processor for: (a) validating the identifying information of the originating institution

and [the] each receiving institution; (b) authenticating the financial instrument information contained

in said first data file with respect to predetermined data format parameters; (c) determining a data

file format acceptable to [the] each receiving institution; [and] (d) separating said co-mingled

financial instrument information into different portions associated with one or more of the multiple

receiving institutions and (e) translating each portion of said separated financial instrument

information in said first data file format into a [second] data file format preselected by the receiving

institution associated therewith;

a means for storing said separated financial instrument information according to the separate portions thereof [in said second data file format, said storing means being] in a memory storage device in a manner such that each separate portion is uniquely accessible to the receiving institution associated therewith;

a means for transmitting [said financial instrument information in said second data file format] each portion of said separated financial instrument information stored in the memory storage device to, and in the format selected by, the receiving institution associated therewith; and

an archive for storing [said] one or more than one of the co-mingled financial instrument information and the separated financial instrument information [in said second data file format].

25. (Amended)   The apparatus of claim 24 further including a means for transmitting at least one portion of said separated financial instrument information [in said second data file format] to a settlement mechanism predetermined by one of (a) the originating institution, (b) the receiving institution and [by] (c) agreement of the originating and receiving institutions, the portion being transmitted to the settlement mechanism being translated into a data file format acceptable to said settlement mechanism.

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26. (Amended)   The apparatus of claim 24 including a means for transmitting information, derived from <u>at least one portion of</u> said <u>separated</u> financial instrument information, [in said second data file format] to a settlement mechanism <u>in a data file format predetermined by the receiving</u> <u>institution to be acceptable to the settlement mechanism</u>.

27. (Amended)   The apparatus of claim 24, further including security procedures for preventing unauthorized [originating and receiving institutions from effecting one or more of the] reception, transmission, translation and storage of [said] <u>any</u> financial instrument information.

31. (Amended)   The apparatus of claim [29] <u>25</u> wherein said processor translates <u>said at</u> <u>least one portion of</u> said separated financial instrument information into one or more data file formats [corresponding to a data file format] acceptable to <u>each of</u> one or more settlement mechanisms <u>to</u> <u>which the information is to be sent</u>.

34. (Amended)   The apparatus of claim 24 wherein [said] <u>at least one portion of the</u> <u>separated</u> financial instrument [is a] <u>information comprises information concerning each of one or</u> <u>more</u> cash item<u>s</u>.

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35. (Amended)   The apparatus of claim 24 wherein [the] at least one portion of the separated financial instrument [is one of an] information comprises a record of an electronic funds transfer or [and] a paper instrument.

36. (Amended)   The apparatus of claim 35 wherein said paper instrument [is] comprises one of a check, a money order, a share order, and a draft.

37. (Amended)   The apparatus of claim [24] 34 wherein [said financial instrument includes] the information relating to the financial instrument is derived from an MICR line [from which information relating to the instrument is derived].

39. (Amended)   The apparatus of claim 24 wherein said [data file further contains] financial instrument information is a record of an instrument and further comprises identifying information with respect to an account at an institution of first deposit in which [said] the financial instrument is deposited.

42. (Amended)   The apparatus of claim 24 wherein [said data file further contains] at least one portion of the separated financial instrument information is associated with information with respect to settlement instructions from said originating institution.

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43. (Amended)   The apparatus of claim 24 wherein [said data file further contains] <u>at least</u> <u>one portion of the separated financial instrument information comprises</u> information with respect to settlement instructions <u>for the said at least one portion</u> from [said] <u>the</u> receiving institution.

44. (Amended)   The apparatus of claim 24 further including means for enabling the receiving institution to retrieve the <u>separated</u> financial instrument information <u>associated with the</u> <u>receiving institution</u> [in said second data file format] upon one of <u>(a)</u> demand from the receiving institution, <u>(b)</u> instructions by the originating institution and <u>(c)</u> within a prearranged time period.

45. (Amended)   A system for effecting one or more of the reception, transmission, translation and storage of data files between or among institutions, said data files containing <u>co-mingled</u> information about financial instruments, comprising:

a communication link between an originating institution and a master processor through which an electronic data file is sent from an originating institution, said data file being in a first file format established by the originating institution and containing identifying information with respect to both the originating institution and [an] <u>multiple</u> institution<u>s</u> that [is] <u>are designated</u> to receive <u>different portions of</u> the <u>co-mingled</u> financial instrument information;

said processor:

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(a) validating the identifying information of the originating institution and the receiving institutions;

(b) authenticating the <u>co-mingled</u> financial instrument information contained in said data file in said first data format with respect to predetermined data format parameters;

(c) determining a preselected data file format acceptable to [the] <u>each</u> receiving institution; [and]

(d) <u>separating said co-mingled financial instrument information into different bundles to be associated with a designated receiving institution; and</u>

<u>(e)</u> translating <u>each bundle of</u> said <u>separated</u> financial instrument information [in said first data file format] into a [second] data file format preselected by the receiving institution <u>corresponding thereto</u>;

a means for temporarily storing <u>each bundle of</u> said <u>separated</u> financial instrument information [in said second data file format] in memory unique to the receiving institution <u>associated therewith</u>;

a communication link for transmitting [said financial instrument information in said second data file format] <u>each bundle of said separated financial instrument information</u> stored in the memory storage device to the receiving institution <u>associated therewith</u>; and

an archive for storing <u>one of said co-mingled financial instrument information and</u> said <u>bundles of</u> financial instrument information.

46. (Amended)   The system of claim 45 <u>wherein one or more bundles are addressed on behalf of the receiving institution for delivery into a settlement mechanism</u> further including a communication link for transmitting information derived from <u>at least one bundle of</u> said <u>separated</u> financial instrument information [in said second data file format] to [a] <u>the</u> settlement mechanism, <u>said information being transmitted in a data file format acceptable to the settlement mechanism.</u>

47. (Amended)   The system of claim 45 or claim 46 <u>in which the bundles are associated with an address for the receiving institution and</u> further including <u>means for</u> enabling the receiving institution <u>to which the bundle is addressed</u> to retrieve [the financial instrument information in said second data file format] <u>said bundle in the format selected by said receiving institution</u> upon one of (a) demand from the receiving institution, (b) instructions by the originating institution and (c) within a prearranged time period.

48. (Amended)   The system of claim 45 further including security procedures for preventing unauthorized [originating and receiving institutions from effecting one or more of the]

reception, transmission, translation and storage of [said] <u>any</u> financial instrument information within

the system.

52. (Amended)   The system of claim [50] <u>46</u> wherein said processor <u>separately</u> translates

<u>more than one bundle of</u> said separated financial instrument information into one or more data file

formats [corresponding to a data file format] acceptable to <u>one or more</u> separate settlement

mechanisms to which the information in <u>the bundles</u> [differing data file formats are] <u>is separately</u>

directed.

53. (Amended)   The apparatus of claim 45 wherein [said] <u>at least one portion of the</u>

<u>separated</u> financial instrument [is a] <u>information comprises detailed information concerning each of</u>

<u>one or more</u> cash item<u>s</u>.

54. (Amended)   The apparatus of claim 45 wherein [the] <u>at least one portion of the</u>

<u>separated</u> financial instrument [is one of an] <u>information in a bundle comprises one or more than one</u>

<u>of an</u> electronic funds transfer and a paper instrument.

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55. (Amended)   The apparatus of claim [54] <u>45</u> wherein [the paper instrument is] <u>at least</u> <u>one portion of the bundled financial instrument information comprises detailed information</u> <u>concerning</u> one of a <u>check, a</u> money order, a share order, and a draft.

56. (Amended)   The apparatus of claim [45] <u>53</u> wherein the [financial instrument includes] <u>detailed information is derived from</u> an MICR line [from which information relating to the instrument is derived].

58. (Amended)   The system of claim 45 wherein said [data file further contains] <u>financial</u> <u>instrument information further comprises</u> identifying information with respect to an account at an institution of first deposit in which said financial instrument is deposited.

61. (Amended)   A process for effecting one or more of the electronic reception, transmission, translation and storage of data files containing information relating to <u>co-mingled</u> financial instruments among multiple institutions, said financial instruments being exchanged between and among the institutions, comprising:

receiving a data file from an originating institution, said data file <u>comprising co-</u> <u>mingled financial instrument information addressed to multiple receiving institutions</u> being in a first

file format established by the originating institution and containing a designation that [the] specified

information in the data file is to be received by a predetermined institution;

separating said co-mingled financial instrument information into one or more discrete

bundles of information, each of which is associated with predetermined institution specified as the

recipient of the information;

translating each bundle of said separated financial instrument information in said first

data file format into a [second] data file format selected by [the institution that is to receive the

information] the receiving institution associated therewith;

storing said bundled financial instrument information [in said second data file format]

in a memory that is uniquely accessible to the institution specified as the recipient of [that is to

receive] the information; and

transmitting said bundled financial instrument information in said [second] translated

data file format to the institution that is to receive the information upon one of (a) demand from the

institution that is to receive the information, (b) instructions by the originating institution and (c)

within a prearranged time period.

62. (Amended)   The process of claim 61 wherein [said data file further] each separated

bundle of financial instrument information [containing] contains identifying information with respect

to both the originating institution and the institution that is <u>designated</u> to receive [the information] <u>said bundle</u>.

63. (Amended)   The process of claim 61 wherein said [data file further contains] <u>financial instrument information further comprises</u> identifying information with respect to an account at an institution of first deposit in which [said] <u>at least one</u> financial instrument is deposited.

64. (Amended)   The process of claim 61 further including the step of performing <u>a</u> security <u>authorization</u> procedure[s] for limiting only authorized originating and receiving institutions to effect one or more of the reception, transmission, translation and storage of [said] <u>any</u> financial instrument information.

65. (Amended)   The process of claim 61 including the step of transmitting information derived from <u>at least one portion of</u> said <u>bundled</u> financial instrument information to a settlement mechanism in a data file format acceptable to said settlement mechanism, <u>the step of transmitting including the step of designating by a receiving institution the settlement mechanism to which the information should be sent.</u>

69. (Amended)   The process of claim [67] 65 further including the step of translating said at least one portion of the separated financial instrument information into one or more data file formats corresponding to a data file format acceptable to each of one or more [of a plurality of] settlement mechanisms to which the portions are sent.

72. (Amended)   The process of claim [61] 62 further including validating [the] identifying information of the originating institution and [the] each of the multiple receiving institutions; authenticating the co-mingled financial instrument information contained in said first data file format with respect to predetermined data format parameters; and determining a preselected data file format acceptable to [the] each receiving institution.

73. (Amended)   The process of claim 61 further including [the archival storage of said financial instrument information.] storing one of said co-mingled financial instrument information and said bundled financial instrument information for an archival purpose.

74. (Amended)   The process of claim 61 further including enabling [the] each receiving institution to retrieve the bundle of the separated financial instrument information with which each is associated in [said second] a data file format compatible with said receiving institution upon one

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of (a) demand from the institution that is to receive the information, (b) instructions by the originating institution and (c) within a prearranged time period.

75. (Amended)   The process of claim 61 wherein [the] at least one portion of the separated financial instrument [is a] information comprises detailed information concerning each of one or more cash items.

76. (Amended)   The process of claim 61 wherein the financial instrument [is one of an] information comprises information of an electronic funds transfer and/or a paper instrument.

77. (Amended)   The process of claim 76 wherein the paper instrument [is] financial instrument information comprises detailed information concerning one of a check, a money order, a share order, and a draft.

78. (Amended)   The process of claim [61] 75 wherein the financial instrument information includes detailed information derived from an MICR line [from which information relating to the instrument is derived].

80. (Amended)   A process for effecting one or more of the reception, transmission, translation and storage of data files containing information relating to financial instruments among multiple institutions, said financial instruments being exchanged between and among the institutions, comprising:

receiving a data file from an originating institution, said data file being in a first file format established by the originating institution and containing [a designation that the information in the data file is to be received by a predetermined institution] co-mingled financial instrument information intended for multiple receiving institutions and identifying portions of the information with respect to the originating institution [and] as to each of the multiple receiving institutions to which one or more than one portion is to be sent;

validating the identifying information of the originating institution and each of the receiving institutions;

authenticating the co-mingled financial instrument information contained in said first data format with respect to predetermined data format parameters;

determining a preselected data file format acceptable to [the] each receiving institution;

performing security procedures for limiting only authorized originating and receiving institutions to effect one or more of the reception, transmission, translation and storage of said financial instrument information;

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separating the co-mingled financial instrument information into different portions corresponding to each receiving institution;

translating each portion of said data file in said first file format into a [second] file format selected by the receiving institution;

storing [said data file being in said second file format] each portion of the separated financial instrument information in a memory storage device unique to the [designated] receiving institution corresponding thereto;

transmitting [said data file being in said second file format] each portion of the separated financial instrument information stored in the memory storage device to, and in the file format selected by, the receiving institution [and to a settlement mechanism] corresponding thereto; and

storing [said data file in said second data format] one of said co-mingled financial instrument information and said separated financial instrument information for an archival purpose[s].

81. (Amended)   The process of claim 80 further including enabling [the] each receiving institution to retrieve the portion of the separated financial instrument information [in said second data file format] corresponding to said receiving institution upon one of (a) demand from the

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institution that is to receive the information, (b) instructions by the originating institution and (c)

within a prearranged time period.

82. (Amended)   The process of claim 80 wherein [the] at least one portion of the separated

financial instrument [is a] information comprises detailed information concerning each of one or

more cash items.

83. (Amended)   The process of claim 80 wherein [the] at least one portion of the separated

financial instrument [is one of an] information comprises an electronic funds transfer [and a paper

instrument].

84. (Amended)   The process of claim [83] 80 wherein [the paper instrument is] at least one

portion of the separated financial instrument information comprises detailed information concerning

one of a check, a money order, a share order, and a draft.

85. (Amended)   The process of claim [80] 82 wherein the [financial instrument includes]

detailed information is derived from an MICR line [from which information relating to the

instrument is derived].

91. (Amended)   The process of claim [89] _80_ further including the step of translating <u>at least one portion of</u> said separated financial instrument information into one or more data file formats corresponding to a data file format acceptable to [differing] <u>each of one or more</u> settlement mechanisms.

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